

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor: James W. Toffey Examiner: Havan, Thu Thao
Application Serial No.: 10/808,820 Art Unit: 3624
Filing Date: March 25, 2004
Title: **METHOD AND SYSTEM FOR EFFECTING STRAIGHT
THROUGH PROCESSING OF VARIOUS FINANCIAL
INSTRUMENTS**

February 28, 2007

RESPONSE TO SEPTEMBER 29, 2006 OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicant submits this Response to the Office Action dated September 29, 2006 in connection with the above-identified patent application. Enclosed with this Amendment is a Petition and Fee for Extension of Time, which extends the date for responding to the Office Action to February 28, 2007. Accordingly, this response is being timely filed.

Amendments to the Drawings begin on page **2** of this document

Amendments to the Claims begin on page **3** of this document

Remarks begin on page **14** of this document.